

Internal Use Only:

New Group
 Renewal
 Sub Account/Roll Listing Attached
 Revision

Account No. _____ Sub Account No. _____
 Bill group on single bill
 Bill group at sub account level

Unique Prefix (if applicable): _____ Master Group No.: _____ NAICS: _____

Effective Date: This coverage shall be effective on _____ (Effective Date) provided this Master Group Application (Application) is accepted by Blue Cross and Blue Shield of Nebraska (BCBSNE) and payment of the charges is made as provided in this Application. The renewal date will be exactly one year from the Effective Date or _____. Changes in the terms of this Application may be made only during the anniversary month of the Effective Date, unless prior BCBSNE approval is obtained for an off-anniversary change. In the absence of the Group providing Us written documentation regarding its plan year, the Group's plan year for all purposes shall be coincident with the Group's renewal date as stated on the Group's renewal confirmation or Master Group Application.

APPLICANT INFORMATION

A. Application/Employer _____

(If Employer Name is over 40 characters, please provide an abbreviated 40 character name BCBSNE system use)

Physical Address: (must be a Nebraska address) _____ (Street) _____ (City, State, Zip Code)	Mailing/Billing Address (if different than physical): _____ (Street) (PO Box) _____ (City, State, Zip Code)
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Employer Tax Identification Number (EIN): _____

Group Leader/Group Health Plan Primary Contact Name: _____ Title: _____ Phone: _____ Fax: _____ Email: _____	Billing Contact (if different) Name: _____ Title: _____ Phone: _____ Fax: _____ Email: _____
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B. Please advise if the above contact should receive all written BCBSNE correspondence. Yes No
 If no, please provide the following information.

Name: _____

Title: _____

Phone: _____

Fax: _____

Email: _____

C. Is your company headquartered in Nebraska? Yes No
 Do you have any additional business locations? Yes No If yes, please provide names:

D. Names of subsidiaries or affiliated organizations to be covered (must be majority-owned - 51% or greater).

EIN(s) of subsidiaries or affiliates: _____

E. Is the Group Health Plan subject to the Employee Retirement Income Security Act of 1974 (ERISA)? Yes No

F. Is the Group Health Plan subject to the Consolidated Omnibus Reconciliation Act (COBRA), as amended, during this calendar year? Yes No
 If yes, does the Group have a COBRA Administrator? Yes No
 Does the group have a direct relationship with the vendor? Yes No
 Please provide name of the COBRA Administrator: _____
 If through BCBSNE partnership, attach completed Employer Setup Form and create Client Service Agreement through Legal.

G. Will any other group coverage be in effect while this Contract is in force? Yes No
 If yes, name of carrier(s) _____

H. **Employee Data:** The following is from and agrees with your payroll and personnel records Total

1. Total employees/owners on the payroll (includes full-time, part-time, leased employees)	_____
2. Total eligible employees/owners on the payroll on the effective date of the Contract	_____
3. Eligible employees/owners not enrolling due to:	
a. Valid Waivers (employees/owners with other coverage including Medicare, Medicaid, spousal coverage)	_____
b. Invalid Waivers (employees/owners not enrolling due to cost or other reasons with no valid health coverage)	_____
4. Eligible employees/owners enrolling on the effective date of the Contract	_____
5. Persons on COBRA or State Continuation Coverage	_____

I. Prior carrier name (if applicable): _____

J. **Other Applicant Information:**

K. **Certificate of Coverage:** BCBSNE will provide the Group an electronic copy of the **Certificate of Coverage**. The Group is responsible for providing this document to its enrolled employees, including retirees and COBRA participants.

VENDOR INFORMATION

A. **Does the Applicant have a HSA Administrator?** Yes No
 If yes, please identify the vendor below:
 Discovery Benefits, Inc. Other _____
Does the group have a direct relationship with the vendor? Yes No
(If Discovery Benefits is selected, attach completed Employer Setup Form and create Client Service Agreement through Legal. HSA administration is provided independently by the entity identified above. BCBSNE does not provide HSA administration. The entity identified above is solely responsible.)

B. **Does the Applicant have a HRA Administrator?** Yes No
 If yes, please identify the vendor below:
 Discovery Benefits, Inc. Employee Benefits System First Concord Benefits Group
 Mid-American Benefits, Inc. Other _____
Does the group have a direct relationship with the vendor? Yes No
(HRA administration is provided independently by the entity identified above. BCBSNE does not provide HRA administration. The entity identified above is solely responsible. If through a BCBSNE partnership (only if Discovery Benefits, Inc. is selected), attach completed Employer Setup Form and create Client Service Agreement through Legal.)

C. **Does the Applicant have a FSA Administrator?** Yes No
 If yes, please identify the vendor below:
 Discovery Benefits, Inc. Payflex Systems USA, Inc. First Concord Benefits Group
 Other _____
Does the group have a direct relationship with the vendor? Yes No
(FSA administration is provided independently by the entity identified above. BCBSNE does not provide FSA administration. The entity identified above is solely responsible for its services. If through BCBSNE partnership attach completed Employer Setup Form and create Client Service Agreement through Legal.)

GROUP DATA FOR CALCULATION OF MEDICAL LOSS RATIO

As part of BCBSNE's compliance with the Patient Protection and Affordable Care Act (PPACA), BCBSNE must collect information on group sizes. On average, how many employees did you employ (business days only) during the calendar year prior to the effective date of this application? This total should include full-time, part-time, and seasonal employees, but exclude independent contractors. If your company has affiliated parent or sister companies that are members of the same control group for IRS reporting purposes, all employees in all the affiliated companies should be included in your total, whether or not the affiliated companies have coverage with BCBSNE.

- 50 or Fewer 51 or More

GROUP DATA FOR MEDICARE SECONDARY PAYER

BCBSNE is required to collect information in order to properly pay claims for your employees who are eligible for Medicare benefits. In accordance with Medicare law, depending on the current employment status of your employee and/or employer size, BCBSNE may be required to pay primary to Medicare for certain group health benefits, regardless of an employee's or dependent's entitlement to Medicare.

A. **Employee Information:** Do you have employees or covered dependents enrolled in your group health plan who also currently have Medicare coverage or who are turning 65 this year? Yes No

B. **Employer Information:** When responding to questions 1 and 2 below, include full-time, part-time, leased and seasonal employees, but exclude independent contractors. If your company has affiliated parent or sister companies that are members of the same control group for IRS reporting purposes, all employees in all the affiliated companies should be included in your total, whether or not the affiliated companies have coverage with BCBSNE.

1. Did your company have 20 or more full-time and/or part-time employees* on the payroll(s) for 20 or more weeks (consecutive or non-consecutive) at any time during the **current calendar year**?

- Yes No If **yes**, at what payroll date was the 20th week that your company first had 20 or more employees?
_____ (date must be between 5/20 and 12/31 of current year)

2. Did your company have 20 or more full-time and/or part-time employees* on the payroll(s) for 20 or more weeks (consecutive or non-consecutive) at any time during the **previous calendar year**?

- Yes No If **yes**, at what payroll date was the 20th week that your company first had 20 or more employees?
_____ (date must be between 5/20 and 12/31 of previous year)

***The number of full-time and part-time employees including owners who are active with the company on your payroll(s), not the number of employees on the group health plan, determines MSP status. Companies under common ownership/ control are treated as a single employer.**

3. Did you have 100 or more employees during 50 percent of your business days during the previous calendar year?

- Yes No

UNIFORM SUMMARY OF BENEFITS & COVERAGE

In compliance with the Patient Protection and Affordable Care Act, BCBSNE will make available to the Group Leader/ Group Health Plan Primary Contact the Group's Uniform Summary of Benefits and Coverage (SBC).

The Group, on behalf of itself and any of its Subgroups, acknowledges that it has:

- Received a copy of the SBC for the Group Health Plan; **or**
- Been given information about how to access the SBC online.

Date received: _____

The Group, on behalf of itself and any of its Subgroups, acknowledges and agrees as follows: (1) that it will provide the SBC to all active and eligible employees and their dependents who reside at another address (collectively "Employee"); (2) agrees to provide the SBC for all plan options available to the Employee; (3) agrees to provide the SBC in compliance with any instructions provided by BCBSNE; and (4) agrees to provide information to BCBSNE upon request to show compliance with this obligation.

The Group agrees to indemnify and hold BCBSNE harmless against any and all loss, damage, expenses, and penalties imposed by law with respect to the Group's failure to provide Employees with the SBC as agreed to herein.

Other Provisions: _____

ELIGIBILITY AND ENROLLMENT

- A. An employee must work a minimum of _____ hours per week on a regular calendar year basis to be eligible for coverage. Coverage for an eligible employee must become effective on:
- The first of the month after such employee has completed a waiting period of _____ days (not to exceed 60 days) after the date of hire.
- Other: _____

The employee must complete the applicable enrollment form. To remain eligible, the employee must continue to work the minimum number of hours per week required.

Other eligibility provisions: _____

If an otherwise eligible employee is not actively at work on the effective date **for other than personal health reasons**, coverage for that employee will go into effect on the group's next due date following his/her return to active employment, subject to our receipt of an enrollment form within 31 days of the return to work date. As of the effective date indicated above, there are _____ such employees not actively at work. (Attach list of names and corresponding social security numbers.)

For groups with Multiple Option structure, employees may submit Benefit Option changes during the month prior to the annual renewal date, with coverage effective on the annual renewal date, unless otherwise required per the special enrollment rules of the Health Insurance Portability and Accountability Act (HIPAA).

- B. Retirees eligible? Yes No (Attach a list of retirees and copy of Retirement Program describing your eligibility requirements and your contribution toward the monthly charges.) Early retirees are not eligible for coverage. Retiree participation is subject to the requirements outlined in our Underwriting Guidelines.
- C. **Late/Open Enrollment:** The open enrollment period for late enrollees is the month prior to the annual renewal date. Coverage for Late Enrollees will be effective on the annual renewal date. Enrollment Forms must be signed by the last day of open enrollment and must be received by BCBSNE within 30 days.

PLAN DESIGN

Choose your Health Benefit Plan Design, Prescription Drug Plan Design, Dental Plan Design and Medicare Supplemental Coverage by marking the applicable box below. Please indicate the applicable Network Option for the Health Plan. You must also attach the appropriate Schedule of Benefits Summary(ies).

Health Benefit Plan Design (Contract 96-067):

Multiple Option: Yes No

- | | | | | | | |
|---|---|---|---|---|---|---|
| <input type="checkbox"/> Option 8 | <input type="checkbox"/> Option 15 | <input type="checkbox"/> Option 18 | <input type="checkbox"/> Option 19 | <input type="checkbox"/> Option 20 | <input type="checkbox"/> Option 23 | <input type="checkbox"/> Option 25 |
| <input type="checkbox"/> Option 26 | <input type="checkbox"/> Option 28 | <input type="checkbox"/> Option 29 | <input type="checkbox"/> Option 31 | <input type="checkbox"/> Option 34 | <input type="checkbox"/> Option 35 | <input type="checkbox"/> Option 39 |
| <input type="checkbox"/> Option 41 | <input type="checkbox"/> Option 42 | <input type="checkbox"/> Option 43 | <input type="checkbox"/> Option 44 | <input type="checkbox"/> Option 49
(QHDHP) | <input type="checkbox"/> Option 52
(QHDHP) | <input type="checkbox"/> Option 54
(QHDHP) |
| <input type="checkbox"/> Option 55
(QHDHP) | <input type="checkbox"/> Option 57
(QHDHP) | <input type="checkbox"/> Option 58
(QHDHP) | <input type="checkbox"/> Option 60
(QHDHP) | <input type="checkbox"/> Option 65 | <input type="checkbox"/> Option 66
(QHDHP) | <input type="checkbox"/> Option 67 |
| <input type="checkbox"/> Option 68 | <input type="checkbox"/> Option 69 | <input type="checkbox"/> Option 70 | | | | |

Network Option - Please select all that apply

- NetworkBLUE Premier Select BlueChoice Blueprint Health

Prescription Drug Plan Design:

- Option 1 Option 6

- Subject to Medical Deductible and Coinsurance (eligible for QHDHP only)

If multiple options, please indicate: Health Option # _____ / Rx Option # _____
Health Option # _____ / Rx Option # _____
Health Option # _____ / Rx Option # _____
Health Option # _____ / Rx Option # _____

B. **Dental Coverage Requested:** Yes No

Dental Option Selected: _____

C. **Group Medicare Supplement Coverage:** Yes (if yes, complete Att-Att-E) No

MONTHLY CHARGES AND EMPLOYER CONTRIBUTION

A. Does your plan have a Section 125 plan which offers employees cash in lieu of health plan benefits? Yes No

B. It is understood that the amount shown as employer contribution will be paid by you without charge to the eligible employees and the remainder collected by you from the eligible employees by payroll deduction and remitted monthly to BCBSNE.

C. The monthly charges for this coverage will not increase prior to one year from the Effective Date or from such other date written above. This rate guarantee is subject to the Applicant continuing to meet our underwriting guidelines. If the number of covered employees increases or decreases 5% or more, we reserve the right to recalculate the rates previously proposed. Off cycle rate changes may also occur due to changes in the ages of the individuals covered under the plan.

NOTE: Rates may be indicated on the attached quote.

COMPLETE CONTRIBUTION INFORMATION ON THE FOLLOWING PAGE

Please check this box if you are only contributing towards the cost of the employee only (single) rate for all tiers of coverage.

For Health Coverage Only: Please check this box if the employer contribution is different among employees within the same option. (For example, employer pays 85 percent of premium for employees earning less than \$35,000; the employer pays 80 percent for those making \$35,000 to \$99,999; and the employer pays 75 percent for those earning more than \$100,000.) If you checked this box, please describe the different employer contribution scenarios:

<p>Plan Option: _____</p> <p>Rx Option: _____</p> <p>Network: _____</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th colspan="2" style="text-align: center;">Employer Contribution</th> <th style="text-align: center;">Total Monthly Charge</th> </tr> <tr> <th></th> <th style="text-align: center;">Percent</th> <th style="text-align: center;">or Fixed Amount</th> <th></th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Single</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td><input type="checkbox"/> Employee & Spouse</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td><input type="checkbox"/> Employee & Child(ren)</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td><input type="checkbox"/> Family</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> </tbody> </table>		Employer Contribution		Total Monthly Charge		Percent	or Fixed Amount		<input type="checkbox"/> Single	_____	_____	_____	<input type="checkbox"/> Employee & Spouse	_____	_____	_____	<input type="checkbox"/> Employee & Child(ren)	_____	_____	_____	<input type="checkbox"/> Family	_____	_____	_____	<p>Plan Option: _____</p> <p>Rx Option: _____</p> <p>Network: _____</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th colspan="2" style="text-align: center;">Employer Contribution</th> <th style="text-align: center;">Total Monthly Charge</th> </tr> <tr> <th></th> <th style="text-align: center;">Percent</th> <th style="text-align: center;">or Fixed Amount</th> <th></th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Single</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td><input type="checkbox"/> Employee & Spouse</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td><input type="checkbox"/> Employee & Child(ren)</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td><input type="checkbox"/> Family</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> </tbody> </table>		Employer Contribution		Total Monthly Charge		Percent	or Fixed Amount		<input type="checkbox"/> Single	_____	_____	_____	<input type="checkbox"/> Employee & Spouse	_____	_____	_____	<input type="checkbox"/> Employee & Child(ren)	_____	_____	_____	<input type="checkbox"/> Family	_____	_____	_____
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<p>Dental Option: _____</p>	<p>Dental Option: _____</p>
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IN ORDER TO CONFIRM THIS APPLICATION, YOU MUST ATTACH THE SCHEDULE OF BENEFITS SUMMARY(IES) FOR EVERY OPTION (INCLUDING BOTH HEALTH AND DENTAL OPTIONS) CHOSEN BY THE GROUP AS WELL AS THE FINAL QUOTE, ADMINISTRATIVE SERVICES AGREEMENT, STOP LOSS CONTRACT AND BUSINESS ASSOCIATE AGREEMENT (IF APPLICABLE).